

#3



RULES 63 AND 67 (37 C.F.R. 1.63 and 1.67)
DECLARATION AND POWER OF ATTORNEY

FOR UTILITY/DESIGN/CIP/PCT NATIONAL APPLICATIONS

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;
and

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: AN ELECTRONIC FUNDS TRANSFER SYSTEM FOR PROCESSING MULTIPLE CURRENCY TRANSACTIONS, the specification of which: (mark only one)

- ☐ (a) is attached hereto.
- ☒ (b) was filed on November 13, 2001 as Application Serial No. 10/005,539
- ☐ (c) was filed as PCT International Application No. PCT/____ on ____ and was amended on ____ (if applicable).
- ☐ (d) was filed on ____ as Application Serial No. ____ and was issued a Notice of Allowance on ____.
- ☐ (e) was filed on ____ and bearing attorney docket number ____

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims as amended by any amendment referred to above or as allowed as indicated above.

I acknowledge the duty to disclose all information known to me to be material to the patentability of this application as defined in 37 CFR § 1.56. If this is a continuation-in-part (CIP) application, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose to the Office all information known to me to be material to patentability of the application as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

I hereby claim foreign priority benefits under 35 U.S.C. § 119/365 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate filed by me or my assignee disclosing the

subject matter claimed in this application and having a filing date (1) before that of the application on which my priority is claimed or, (2) if no priority is claimed, before the filing date of this application:

PRIOR FOREIGN PATENTS

<u>Number</u>	<u>Country</u>	<u>Month/Day/Year Filed</u>	<u>Date first laid- open or Published</u>	<u>Date</u>		<u>Priority Claimed</u>	
				<u>patented or Granted</u>		<u>Yes</u>	<u>No</u>
200006603-0	Singapore	14 November 2000					XX

I hereby claim the benefit under 35 U.S.C. § 120/365 of any United States application(s) listed below and PCT international applications listed above or below:

PRIOR U.S. OR PCT APPLICATIONS

<u>Application No. (series code/serial no.)</u>	<u>Month/Day/Year Filed</u>	<u>Status(pending, abandoned, patented)</u>
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I hereby appoint:

TIMOTHY G. ACKERMANN, Reg. No. 44,493
 BENJAMIN I. BAI, Reg. No. 43,481
 MICHAEL J. BLANKSTEIN, Reg. No. 37,097
 MARY JO BOLDINGH, Reg. No. 34,713
 MARGARET A. BOULWARE, Reg. No. 28,708
 MATTHEW O. BRADY, Reg. No. 44,954
 DANIEL J. BURNHAM, Reg. No. 39,612
 THOMAS L. CANTRELL, Reg. No. 20,849
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 RUSSELL J. GENET, Reg. No. 42,971
 GERALD H. GLANZMAN, Reg. No. 25,035

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 ANDRE M. SZUWALSKI, Reg. No. 35,701
 ALAN R. THIELE, Reg. No. 30,694
 TAMSEN VALOIR, Reg. No. 41,417
 BRIAN D. WALKER, Reg. No. 37,731
 GERALD T. WELCH, Reg. No. 30,332
 HAROLD N. WELLS, Reg. No. 26,044
 WILLIAM D. WIESE, Reg. No. 45,217

all of the firm of JENKENS & GILCHRIST, a Professional Corporation, 1445 Ross Avenue, Suite 3200, Dallas, Texas 75202-2799, as my attorneys and/or agents, with full power of substitution and revocation, to prosecute this application, provisionals thereof, continuations, continuations-in-part, divisionals, appeals, reissues, substitutions, and extensions thereof and to transact all business in the United States Patent and Trademark Office connected therewith, to appoint any individuals under an associate power of attorney and to file and prosecute any international patent application filed thereon before any international authorities, and I hereby

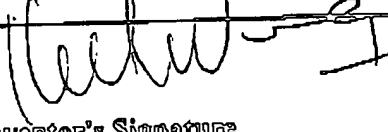
authorize them to act and rely on instructions from and communicate directly with the person/assignee/attorney/firm/organization who/which first sent this case to them and by whom/which I hereby declare that I have consented after full disclosure to be represented unless/until I instruct them in writing to the contrary.

Please address all correspondence and direct all telephone calls to:

Steven R. Greenfield
Jenkins & Gilchrist,
A Professional Corporation
1445 Ross Avenue, Suite 3200
Dallas, Texas 75202-2799
214/855-4789
214/855-4300 (fax)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAMED INVENTOR(S):

1	KENNETH TIEN POH WONG		5/31/2002
	Full Name	Inventor's Signature	Date
	56 Minbu Road #05-04 Minbu Villa Singapore 308185		Singapore Citizenship
	Residence (city, state, country)		
	56 Minbu Road #05-04 Minbu Villa Singapore 308185		
	Post Office Address (include zip code)		



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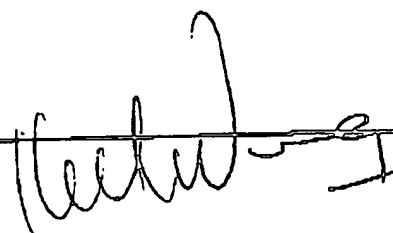
authorize them to act as my agent on instructions from and communicate directly with the person/assignee/attorney/firm/organization who/which first sent this case to them and by whom/which I hereby declare that I have consented after full disclosure to be represented unless/until I instruct them in writing to the contrary.

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Jenkins & Gilchrist,
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Dallas, Texas 75202-2799
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NAMED INVENTOR(S):

1	KENNETH TIEN POH WONG		5/3/2002
	Full Name	Inventor's Signature	Date
	56 Minbu Road #05-04 Minbu Villa Singapore 308185		
	Residence (city, state, country)		
	Singapore Citizenship		
	56 Minbu Road #05-04 Minbu Villa Singapore 308185		
	Post Office Address (include zip code)		